

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lauren Hope Burton
Debtor

Case No. 19-02995-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 18, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

Recip ID	Recipient Name and Address
db	+ Lauren Hope Burton, 536 Deerfield Dr., S. Abington, PA 18411-1315
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5221957	+ Bison Green Lending, P.O. Bos 1911, Pined Ridge, SD 57770-1911
5221960	+ Commonwealth Health, P.O. Box 1280, Oaks, PA 19456-1280
5221962	+ Eric Burton, 536 Deerfield Dr., S. Abington, PA 18411-1315
5221968	+ Gentle Breeze, 8 Crestwood Rd., Boulevard, CA 91905-9725
5221969	+ Green Trust Cash, LLC, P.O. Box 340, Hays, MT 59527-0340
5221977	+ Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798
5221979	Nelnet, P.O. Box 82658, Lincoln, NE 68501-2658
5221985	+ Pocono Medical Care, 303 W. Harford St., Milford, PA 18337-1116
5245945	+ Pocono Medical Care Inc, 301-303 W Harford St, Milford, PA 18337-1106
5221988	Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5221954	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 18 2024 18:39:00	Absolute Resolutions Investments, LLC, 591 Camino De Reina, San Diego, CA 92108
5229411	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 18 2024 18:39:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
5221955	+ Email/PDF: bncnotices@becket-lee.com	Oct 18 2024 19:00:07	American Express, P.O. Box 981535, El Paso, TX 79998-1535
5234402	Email/PDF: bncnotices@becket-lee.com	Oct 18 2024 18:59:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5221956	EDI: BANKAMER	Oct 18 2024 22:43:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
5237807	+ EDI: BANKAMER2	Oct 18 2024 22:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5221958	+ EDI: CAPITALONE.COM	Oct 18 2024 22:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5243976	Email/PDF: bncnotices@becket-lee.com	Oct 18 2024 18:48:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5221959	EDI: WFNNB.COM	Oct 18 2024 22:43:00	Comenity Bank/Victoria's Secret, Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5221961	+ Email/PDF: creditonebknofications@resurgent.com	Oct 18 2024 18:47:57	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873

5221974	EDI: CITICORP	Oct 18 2024 22:43:00	Macy's, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
5221965	Email/Text: BNSFN@capitalsvcs.com	Oct 18 2024 18:39:00	First National Credit Card, 500 E. 60th St. N, Sioux Falls, SD 57104
5221963	EDI: BLUESTEM	Oct 18 2024 22:43:00	Fingerhut, P.O. Box 1250, St. Cloud, MN 56395-1250
5221964	+ EDI: BLUESTEM	Oct 18 2024 22:43:00	Fingerhut, 6250 Ridgewood Rd., St. Cloud, MN 56303-0820
5221966	EDI: AMINFOFP.COM	Oct 18 2024 22:43:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
5221967	EDI: PHINGENESIS	Oct 18 2024 22:43:00	Genesis FS Card Services, P.O. Box 4499, Beaverton, OR 97076-4499
5221970	Email/Text: PBNCNotifications@peritussservices.com	Oct 18 2024 18:39:00	Kohl's, P.O. Box 3004, Milwaukee, WI 53201-3004
5221972	Email/Text: tullio.deluca@verizon.net	Oct 18 2024 18:39:00	Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
5221973	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 18:48:12	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
5224316	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 18:48:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5221975	+ Email/Text: bankruptcy@moneylion.com	Oct 18 2024 18:39:00	MoneyLion, Inc., P.O. Box 1547, Sandy, UT 84091-1547
5221976	+ Email/Text: bankruptcy@moneylion.com	Oct 18 2024 18:39:00	MoneyLion, Inc., 30 W. 21st St., Floor 9, New York, NY 10010-6957
5221978	+ Email/Text: Bankruptcies@nragroup.com	Oct 18 2024 18:39:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5221980	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 18 2024 18:39:00	Nelnet/Educational Financial, 3015 S. Parker Rd., Ste. 400, Aurora, CO 80014-2904
5221981	+ Email/Text: bankruptcy@oneclickcash.com	Oct 18 2024 18:39:00	One Click Cash, 52946 Hwy 12, Ste. #3, Niobrara, NE 68760-7085
5232229	+ EDI: AGFINANCE.COM	Oct 18 2024 22:43:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5221982	+ EDI: AGFINANCE.COM	Oct 18 2024 22:43:00	OneMain Financial Bankruptcy Dept., P.O. Box 6042, Sioux Falls, SD 57117-6042
5221984	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2024 18:39:00	PNC Bank, 6750 Miller Rd., Brecksville, OH 44141
5247065	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2024 18:39:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
5221986	Email/Text: signed.order@pfwattorneys.com	Oct 18 2024 18:39:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 7054
5237437	+ EDI: JEFFERSONCAP.COM	Oct 18 2024 22:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5264571	EDI: Q3G.COM	Oct 18 2024 22:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5245444	EDI: Q3G.COM	Oct 18 2024 22:43:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5264572	+ EDI: Q3G.COM	Oct 18 2024 22:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,

5245439	EDI: Q3G.COM		Sadino Funding LLC 98083-0788
		Oct 18 2024 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5233365	EDI: Q3G.COM		
		Oct 18 2024 22:43:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5221987	+ Email/Text: bankruptcy@ldf-holdings.com		
		Oct 18 2024 18:39:00	RadiantCash, P.O. Bopx 1183, Lac Du Flmnbeau, WI 54538-1183
5221989	+ Email/PDF: SoFiBKNotifications@resurgent.com		
		Oct 18 2024 18:48:33	Sofi Lending Corp., One Letterman Drive, Building A, San Fransico, CA 94129-1518
5221990	EDI: AISTMBL.COM		
		Oct 18 2024 22:43:00	T-Mobile Customer Relations, P.O. Box 37380, Albuquerque, NM 87176
5227389	EDI: AIS.COM		
		Oct 18 2024 22:43:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5247989	+ Email/Text: bncmail@w-legal.com		
		Oct 18 2024 18:39:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5221991	+ EDI: WTRRN BANK.COM		
		Oct 18 2024 22:43:00	Target National Bank, c/o Target Credit Services, P.O. Box 1581, Minneapolis, MN 55440-1581
5227185	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Oct 18 2024 18:39:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5221971	*+	Lauren Hope Burton, 536 Deerfield Dr., S. Abington, PA 18411-1315
5221983	##+	Physicians Health Alliance, P.O. Box 618, Dunmore, PA 18512-0618

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0314-5
Date Rcvd: Oct 18, 2024

User: AutoDocke
Form ID: 3180W

Page 4 of 4
Total Noticed: 55

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

Tullio DeLuca

on behalf of Debtor 1 Lauren Hope Burton tullio.deluca@verizon.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Lauren Hope Burton

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6142

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-02995-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lauren Hope Burton
aka Lauren Burton, aka Lauren H. Burton, aka
Lauren Douma, aka Lauren H. Douma, aka
Lauren Hope Douma

**By the
court:**10/18/24

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.